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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/645,521  
Applicant : Ganesan et al.  
Filed : August 22, 2003  
Title : **Electronic Bill Presentment Via a Wide Area Communications Network**

Art Unit : 3624  
Examiner : To Be Assigned

Docket No. : 23952-0018  
Customer No. : 29052

**THIRD PRELIMINARY AMENDMENT**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir or Madam:

This third preliminary amendment is directed to the above-referenced application. Prior to examination, please further amend the application as follows.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on August 23, 2006.

*Virginia Keenan*  
Virginia Keenan